

**Complaint Form for customer**

17 messages

Warren [REDACTED]  
To: complianceeu@ftx.com

Tue, Nov 15, 2022 at 9:59 PM

Dear Compliance Department,

Attached please find my filled-out Appendix A of your [Complaints Handling Policy document](#), as well as my proof of balance (most comprehensively documented in the ZIP file, whose timestamp of creation is certifiable through tProof.io) and other proofs of my identity. I would happily re-submit all of my KYC documents, as well. I included recent withdrawal attempt confirmation emails that I received from FTX.com to my [REDACTED] address (which can be matched up with my withdrawal screenshots and CSV exports) to serve as proof of my account's identity (Warren B Winter, with email address [REDACTED]) because I did not document my FTX Account Trading Number before FTX disabled logins to its website and mobile app (thus preventing me from retrieving that ID number).

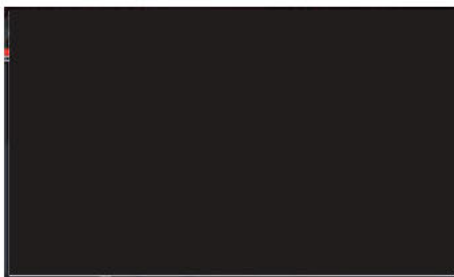
As I signed up in March 2022 and am a legal resident of Germany, and I also received an email on August 26, 2022 (see attached file "FTX EU Email.pdf") which addressed me as an FTX EU customer, I believe that my account is 100% within the jurisdiction of CySEC for compensation of my damages (\$349,940 of USD that I attempted to withdraw several times since November 8, 2022).

Please also note that, due to the high level of KYC verification I performed as an FTX EU customer, I have a history of successful fiat transactions (both deposits and withdrawals) that involved both my German bank account and my US bank account (which I possess as a US citizen and legal resident of Germany).

I eagerly await your response. You may contact me through my email address, [REDACTED].

Warren Bradley Winter

-----

[ftx transactions and proof of balance.zip](#)**4 attachments**

main-withdrawals-1.png  
1764K

**FTX USDC withdrawal request emails.pdf**  
103K **Warren\_Winter\_Appendix\_A\_Complaints Handling Policy\_June\_2022.pdf**  
513K **FTX EU Email.pdf**  
172K

complianceeu@ftx.com <complianceeu@ftx.com>  
To: Warren [REDACTED]

Thu, Nov 17, 2022 at 9:13 AM

Dear Sir,

**EXHIBIT****14**



Following the receipt of your complaint to FTX EU Ltd ("the Company"), kindly be informed that your complaint was subject to investigation by the relevant department.

Having said this, in order for the Company to be in a position to properly investigate the complaint, you are kindly requested to provide the following information:

1. Exact Date you opened the trading account
2. Evidence email with which entity you established a business relationship or any screenshots from your account trading portal showing the relevant entity.

For any further information please do not hesitate to contact us.

Kind Regards,

Compliance Department

Email: [complianceeu@ftx.com](mailto:complianceeu@ftx.com)



FTX EU is a brand name of K-DNA Financial Services Ltd, a company authorized and regulated by the Cyprus Securities and Exchange Commission (license no. 273/15) with registered office at 23 Spyrou Kyprianou Protopapas Building 3rd floor 4001, Limassol, Cyprus.

[Quoted text hidden]

---

Warren [REDACTED]  
To: [complianceeu@ftx.com](mailto:complianceeu@ftx.com)

Thu, Nov 17, 2022 at 6:02 PM

Dear Compliance Department,

Attached please find an Evidence Email from the FTX EU entity with whom I established my customer relationship. To the best of my knowledge, I opened my trading account on March 17, 2022, but this is not 100% certain at the moment because it is based off my bank record (in which FTX was added as a payee on March 17, 2022). I may have opened my trading account *after* linking my bank account.

Best regards,  
Warren Winter

--

[Quoted text hidden]

---

**FTX EU Email.pdf**  
172K

---

[complianceeu@ftx.com](mailto:complianceeu@ftx.com) <[complianceeu@ftx.com](mailto:complianceeu@ftx.com)>  
To: Warren [REDACTED]

Mon, Nov 21, 2022 at 1:38 PM

Dear Sir,

You are kindly requested to provide the following information:

1. Evidence email with which entity you established a business relationship or any screenshots from your account trading portal showing the relevant entity. You need to provide the relevant email evidence of your identity verification completion to Level 2.
2. Your country of residence and/or provide any relevant proof of your country of residence



[Quoted text hidden]

Warren [REDACTED]  
To: complianceeu@ftx.com

Mon, Nov 21, 2022 at 2:10 PM

Dear Compliance Department,

1. Evidence email with which entity you established a business relationship or any screenshots from your account trading portal showing the relevant entity. You need to provide the relevant email evidence of your identity verification completion to Level 2.

As I have already sent in all my previous emails in this thread, you will find attached the Evidence Email of my business relationship with FTX EU in the file titled "FTX EU Email.pdf". However, FTX never sent me an email confirming my identity verification's completion to Level 2 when I completed that process. You should have this documented on your servers in association with my account's email address [REDACTED]. In that Level 2 KYC verification, I used the residency permit that I have attached to this email, which you should also be able to cross-verify with the information stored on your servers. You will also find attached in this email screenshots of my main subaccount's deposits and withdrawals history, which include: successfully completed deposits of fiat from my bank accounts, successfully completed withdrawals of fiat to my bank accounts, and a successfully completed withdrawal of 333,721 BUSD — all of which are proof that I had this KYC verification level.

2. Your country of residence and/or provide any relevant proof of your country of residence

My country of residence is Germany. For proof of this, please reference the attached files "Warren Winter - proof of residence 1 - bank statement.pdf", "Warren Winter - proof of residence 2 - German residency permit side1.png", and "Warren Winter - proof of residence 3 - German residency permit side2.png".

Best,  
Warren Winter

Warren Winter - proof of residence 2 - German r...

Warren Winter - proof of residence 3 - German r...

[Quoted text hidden]

#### 9 attachments



ftx-main-deposits-1.png  
938K



main-withdrawals-1.png  
1764K





**main-withdrawals-2.png**  
1828K

**main-withdrawals-3.png**  
1828K

**main-withdrawals-4.png**  
1777K

**ftx-main-deposits-2.png**  
1830K

**ftx-main-deposits-3.png**  
980K

 **Warren Winter - proof of residence 1 - bank statement.pdf**  
25K


 **FTX EU Email.pdf**  
172K

---

**Warren**   
To: [complianceeu@ftx.com](mailto:complianceeu@ftx.com)

Tue, Nov 22, 2022 at 10:47 PM

Dear Compliance,

In case it helps you with the proof of my identification, I have recorded a video in which several attributes associated with my FTX EU account are visible in Chrome Local Storage, which includes a referralCode (which was included in automated and recurring network requests on FTX.com/EU when I attempted to login; this is also captured in my screen recording), my current email address in an "ajs\_user\_traits" object, and an "ajs\_user\_id" hash string. So, if you are looking for a "Trading Account ID" to associate with my email  , this might be **83195778** (my referral code), or **33ba06f5ac81e105f3ae8b35f8a03374**. Below are also some other identifiers I scraped from Local Storage that might be of value to you in reconciling the identity of my account.



Best regards  
Warren Winter

referralCode  
83195778

ajs\_user\_traits  
{"email": "[REDACTED]"}

ajs\_user\_id  
"33ba06f5ac81e105f3ae8b35f8a03374"

lastUsedCardId  
506372

ab.storage.userId.a650b569-cd79-4627-bc68-2ca4a3f85efd  
{"v":{"g":"33ba06f5ac81e105f3ae8b35f8a03374","c":1645467455600,"l":1669149974091}}

ab.storage.device.a650b569-cd79-4627-bc68-2ca4a3f85efd  
{"v":{"browser":"Chrome","browser\_version":"105","os\_version":"Mac","resolution":"1440x900","locale":"en-us","time\_zone":"Europe/Berlin","user\_agent":"Mozilla/5.0 (Macintosh; Intel Mac OS X 10\_15\_7) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/105.0.0.0 Safari/537.36"}}

afUserId  
1db4d63d-bb10-4638-a531-58ba9ef01a60-p

ajs\_anonymous\_id  
8ccb29cd-7049-4af8-8c80-a411a73840e9

deviceId  
34508037-20de-49a9-8bb9-0be81cf2c9bb

 ftx-eu-login-screen-recording.mov

[Quoted text hidden]

complianceeu@ftx.com <complianceeu@ftx.com>  
To: Warren [REDACTED]

Wed, Nov 23, 2022 at 8:19 AM

Dear Sir/Madame,

Following receipt of your complaint, and our assessment of the details provided, kindly note that your account is not with FTX EU Ltd ([www.ftx.com/eu](http://www.ftx.com/eu)) (previously K-DNA Financial Services Ltd) (the "Company") but with FTX International ([www.ftx.com](http://www.ftx.com)).

1. As per the relevant confirmation and email evidence provided by your side, you have proceeded with the first deposit in your trading account on February 21, 2022.

Kindly be informed that, the Company, was not onboarding clients in the EU at the time of your transactions and therefore your account is not with the Company.

Based on the above, it is concluded that since you have not been onboarded by Company, you are not a client of the Company.

For this reason, the Company, is unable to locate your trading account and process your complaint.



Kindly address your request to FTX International ( [www.ftx.com](http://www.ftx.com) ).

[Quoted text hidden]



ftx-main-deposits-3.png  
980K

---

**Warren** [REDACTED]  
To: [complianceeu@ftx.com](mailto:complianceeu@ftx.com)

Wed, Nov 23, 2022 at 12:41 PM

Dear Compliance,

May I please receive a Reference Number for my complaint that we have been discussing?

Best regards,  
Warren Winter

---

[Quoted text hidden]

---

**complianceeu@ftx.com** <[complianceeu@ftx.com](mailto:complianceeu@ftx.com)>  
To: Warren [REDACTED]

Thu, Nov 24, 2022 at 4:49 PM

Dear Sir/Madame,

As previously communicated to you, you are not a client of the Company, FTX EU Ltd (previously K-DNA Financial Services Ltd).

In this respect and based on the relevant laws and regulations, the Company is not required to provide a unique reference number to non-clients.

[Quoted text hidden]

[Quoted text hidden]

[Quoted text hidden]

On Mon, Nov 21, 2022 at 2:10 PM Warren [REDACTED] wrote:

[Quoted text hidden]

---

**Warren** [REDACTED]  
To: [complianceeu@ftx.com](mailto:complianceeu@ftx.com)  
Cc: [complaints@financialombudsman.gov.cy](mailto:complaints@financialombudsman.gov.cy)

Thu, Nov 24, 2022 at 5:44 PM

Dear Compliance,

I will ask one more time, with the Financial Ombudsman now included on cc, to provide me with a unique reference number for my above-submitted complaint. As a Level-2 Know Your Customer-verified resident of Germany throughout the entirety of my history as an FTX user, who deposited over 29548€ in fiat and \$334213 worth of BUSD to FTX after March 2022, I am aware that my legal rights exceed the treatment I have received from you thus far.

Kindly,  
Warren Winter

--



[Quoted text hidden]

Warren [REDACTED]

Thu, Nov 24, 2022 at 6:35 PM

To: complianceeu@ftx.com

Cc: complaints@financialombudsman.gov.cy

Dear FTX Compliance,

I wish to also remind you that on Aug 26, 2022 at 5:51 AM CET, FTX EU's Customer Support Unit sent me an email (attached) which *addressed me as a client of FTX EU*.

I await a Unique Reference Number for my submitted complaint.

Kindly,  
Warren Winter

---

[Quoted text hidden]



FTX EU Email.pdf

172K

complaints@financialombudsman.gov.cy <complaints@financialombudsman.gov.cy>

Mon, Nov 28, 2022 at  
1:49 PM

To: Warren [REDACTED]

Dear Mr. Warren Winter,

In reply to your e-mail below, we wish to clarify to you that if your complaint is directed against **FTX (EU) Ltd**, the CIF authorisation of which has been suspended by the CySEC, we are forwarding you attached to this e-mail the complaint submission form, which you have to print it and fill it according to the general information, provided that your complaint meets cumulatively the conditions (including time frame) for its submission to our Office.

Any communication (including documentation) with the Financial Ombudsman Office should be in English language, since it's the official language supported by the office for dealing with European and other citizens. **Thus, we take into consideration only the documents that are accompanied by a translation in English language.**

The Complaint Form can be submitted by e-mail and must be accompanied by all mandatory documentation as stipulated on the fourth page of the Form (including the receipt of payment of the fee of twenty euro (€20)). We recommend you to read carefully the following bank instruction before doing your payment.

When you make an international wire transfer (MT103 SWIFT) you are able to choose who pays for the transfer charges. **Sending fees should always be paid by the sender. OUR and SHA are codes** in a SWIFT document at field 71A "Details of Charges".

**The OUR instruction means you pay for all transfer charges and this guarantees that we will receive your payment in full. Please note that you will have to pay any sending related fees, otherwise these will be deducted from the full amount you wish to send.**

SHA (shared) means you only pay your bank's outgoing transfer charges. We would receive your payment minus the correspondent (intermediary) bank charges. This will result your payment to arrive short into our account.

Kindly note that we cannot proceed to investigate your complaint unless the fee of 20 euro, determined by Law, is fully paid.



**Furthermore, you need to provide us with a copy of your complaint submitted to the financial business against which your complaint is directed and the Unique Reference Number** which was provided by the company when acknowledged receipt of your written complaint. The format of the Unique Reference Number is XXyyyynnnn (i.e. AB20151234). This reference number is a prerequisite to be provided by all financial businesses regulated by the Cyprus Securities and Exchange Commission (CySEC).

If you have any questions when completing your Application, please do not hesitate to contact the Financial Ombudsman Office for any further clarifications, office phone number +357 22848900.

Thank you

Financial Ombudsman Office

-----"Warren" [REDACTED] wrote: -----

To: [complianceeu@ftx.com](mailto:complianceeu@ftx.com)  
From: "Warren" [REDACTED]  
Date: 11/24/2022 07:36PM  
Cc: [complaints@financialombudsman.gov.cy](mailto:complaints@financialombudsman.gov.cy)  
[Quoted text hidden]

---

**2 attachments**



**FTX EU Email.pdf**  
172K



**COMPLAINT FORM IN ENGLISH BY INDIVIDUALS.pdf**  
188K

---

Warren [REDACTED]  
To: [complaints@financialombudsman.gov.cy](mailto:complaints@financialombudsman.gov.cy)

Mon, Nov 28, 2022 at 1:57 PM

Dear Financial Ombudsman Office,

Thank you for your reply. Regarding the requirement to include a Unique Reference Number from FTX EU Ltd: as you can see in the email thread above, FTX EU are refusing to provide me with a Unique Reference Number. They have claimed "you are not a client of the Company, FTX EU Ltd ... the Company is not required to provide a unique reference number to non-clients." However, FTX EU Ltd's "Customer Support Unit" sent me an email in August 2022 (which is also attached in this email thread) which addressed me as a "valued client". Furthermore, I completed full Know-Your-Customer identification with FTX as a legal resident of Germany.

As you can see, FTX EU Ltd is refusing to comply with their legal obligation to provide Unique Reference Numbers to customers who have filed complaints with them. This is preventing me from escalating my complaint to the Financial Ombudsman Office.

What can we do to solve this issue?

[Quoted text hidden]

[Quoted text hidden]

---

[complaints@financialombudsman.gov.cy](mailto:complaints@financialombudsman.gov.cy) <[complaints@financialombudsman.gov.cy](mailto:complaints@financialombudsman.gov.cy)>

Tue, Dec 6, 2022 at  
10:18 AM

To: Warren [REDACTED]

Dear Mr. Warren Winter,



In reply to your e-mail below, as you have already been informed the Financial Ombudsman Office jurisdiction is **only** applicable to the financial businesses regulated by the Cyprus Securities and Exchange Commission (CySEC). If you were trading with FTX EU Ltd, please be informed that although the Unique Reference Number (URN) is mandatory for the purpose of submitting your complaint to the Financial Ombudsman Office, in case you decide to proceed with the submission of an official complaint to our Office and the financial business in question denies to provide you with the URN assigned to your complaint, or does not reply to your communication, you may still proceed with the submission of your complaint to us, given that you provide us with any documentation that proves that you had submitted an official complaint to the aforementioned financial business.

Kind regards

Financial Ombudsman Office

-----"Warren" [REDACTED] wrote: -----  
To: [complaints@financialombudsman.gov.cy](mailto:complaints@financialombudsman.gov.cy)  
From: "Warren" [REDACTED]  
Date: 11/28/2022 03:00PM  
[Quoted text hidden]

---

Warren [REDACTED]  
To: [complaints@financialombudsman.gov.cy](mailto:complaints@financialombudsman.gov.cy)

Tue, Dec 6, 2022 at 3:38 PM

Dear Financial Ombudsman Office,

Attached you will find:

1. The complaint form from Appendix A of FTX EU's [Complaints Handling Policy document](#) ("Warren\_Winter\_Appendix\_A")
2. The email thread serving as evidence that I submitted this complaint to FTX EU, and that they refused to acknowledge me as a client (and refused to give me a Unique Reference Number), even though I performed Level-2 Know Your Customer verification with them as a legal resident of Germany when I signed up to FTX, and even though the [FTX EU Customer Support Unit](#) sent me an email in August 2022 addressing me as a "valued client".
3. The email I received in August 2022 from the FTX EU Customer Support Unit which addressed me as a client.

Best regards,  
Warren Winter

--

[Quoted text hidden]

---

**3 attachments**

 **Warren\_Winter\_Appendix\_A\_Complaints Handling Policy\_June\_2022.pdf**  
513K

 **Email from FTX EU Addressing Me as a Client.pdf**  
172K

 **Submitted Complaint Form Thread with FTX EU.pdf**  
618K

---

Warren [REDACTED]  
To: [complianceeu@ftx.com](mailto:complianceeu@ftx.com)  
Cc: [complaints@financialombudsman.gov.cy](mailto:complaints@financialombudsman.gov.cy)

Wed, Dec 7, 2022 at 4:40 PM

Dear FTX EU Compliance,

I am still waiting for a Unique Reference Number for the complaint I submitted to you on November 15, 2022 (attached).



As an FTX EU client who completed Level-2 Know Your Customer verification as a legal resident of Germany, who transacted with your Swiss and Lithuanian bank accounts, and who received an email (attached) from the "FTX EU Customer Support Unit" in August 2022 that addressed me as a "valued client", I am legally entitled to receive at least a Unique Reference Number for the complaint I issued you.

The Cyprian Financial Ombudsman (cc'd) has indicated to me that they will still acknowledge my complaint without a Unique Reference Number, but I would advise you to nonetheless provide me with one in order to remove unnecessary complications in my future legal actions.

Best regards,  
Warren Winter

[Quoted text hidden]

---

## 2 attachments

 **Email from FTX EU Addressing Me as a Client.pdf**  
172K

 **Warren\_Winter\_Appendix\_A\_Complaints Handling Policy\_June\_2022.pdf**  
513K

---

complaints@financialombudsman.gov.cy <complaints@financialombudsman.gov.cy>

Tue, Dec 13, 2022 at  
8:58 AM

To: Warren [REDACTED]

Dear Mr. Warren Winter,

In reply to your e-mail below, we wish to clarify to you once again that although the Unique Reference Number (URN) is mandatory for the purpose of submitting your complaint to the Financial Ombudsman Office, if you were trading with **FTX EU Ltd** and the financial business in question denies to provide you with the URN assigned to your complaint, you may still proceed with the submission of your complaint to us, given that you provide us with any documentation **that proves contractual relationship between yourself and FTX EU Ltd that justifies the submission of an official complaint to it.** In addition, we would like to remind you that no complaint is considered by our Office, unless a duly completed /signed with handwritten signature Complaint Form (please find attached) is submitted to our Office along with all mandatory documentation.

Kind regards

Financial Ombudsman Office

-----"Warren" [REDACTED] wrote: -----

To: [complianceeu@ftx.com](mailto:complianceeu@ftx.com)

From: "Warren" [REDACTED]

Date: 12/07/2022 05:40PM

Cc: [complaints@financialombudsman.gov.cy](mailto:complaints@financialombudsman.gov.cy)

Subject: Re: Complaint Form for customer [REDACTED]

(See attached file: Email from FTX EU Addressing Me as a Client.pdf)

(See attached file: Warren\_Winter\_Appendix\_A\_Complaints Handling Policy\_June\_2022.pdf)

[Quoted text hidden]

---

## 3 attachments

[REDACTED]





**Email from FTX EU Addressing Me as a Client.pdf**  
172K



**Warren\_Winter\_Appendix\_A\_Complaints Handling Policy\_June\_2022.pdf**  
513K



**COMPLAINT FORM IN ENGLISH BY INDIVIDUALS.pdf**  
188K